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DATE: April 12, 2006

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Mail Stop Amendment Commissioner for Patents	571-273-8300	

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FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/648,575

## MESSAGE:

Amendment and Reply (5 pgs.)

Thank you.

Howard Sobelman

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ORIGINAL DOCUMENT: Will not be sent NUMBER OF PAGES (Including Cover): *6*

CONFIRMATION NO.: CLIENT MATTER NO.: 33081.0500

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Date: April 12, 2006

By: **IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Brian D. Lesk	Docket No.:	33081.0500
Serial No.:	09/648,575	Examiner:	Nga B. Nguyen
Filed:	August 25, 2000	Group Art Unit:	3628
Title:	METHOD AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER	Confirmation No.:	5787

**AMENDMENT AND REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated January 17, 2006, of which this Reply is within the shortened three month statutory period for reply, please consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.